

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method, performed by a processor associated with a financial institution, for funding the financial institution through a financial investment fund, the method comprising:

receiving, by the processor, a plurality of individual funds corresponding to a plurality of investors respectively;

aggregating, by the processor, the plurality of individual funds into an aggregated fund for investing ~~into~~ in the financial investment fund;

determining, by the processor, a first portion of the financial investment fund to invest in a plurality of certificates of deposit issued by the financial institution,

wherein the plurality of certificates of deposit mature at varying maturity dates ~~with a degree of~~ by laddering based on anticipated need for liquidity within the aggregated fund, and

~~wherein the financial institution uses the first portion of the financial investment fund to perform a function of the financial institution wherein the function requires the financial institution to provide cash~~ is used by the financial institution for providing cash to satisfy the anticipated need for liquidity, and

wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit;  
and

determining, by the processor, based on the amount of the first portion invested in the plurality of certificates of deposit, a second portion of the financial investment fund for investing in a transaction account, wherein the transaction account is used to fund a withdrawal from the financial investment fund by any investor among the plurality of investors.

2. (Original) The method of claim 1, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

3. (Currently Amended) The method of claim 1, further comprising paying, by the processor, a return to the plurality of investors from the financial investment fund.

4. (Previously Presented) The method of claim 1, wherein the financial institution manages the financial investment fund.

5. (Currently Amended) The method of claim 1, wherein the plurality of certificates of deposit have at least one of varying return rates [[and]] or varying maturity dates.

6. (Currently Amended) The method of claim 1, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit, promissory notes, time deposits, [[and]] or bonds.

7. (Original) The method of claim 1, wherein the function of the financial institution comprises a credit card operation.

8. (Previously Presented) The method of claim 7, wherein the financial institution uses the first portion to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

9. (Original) The method of claim 1, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

10. (Canceled).

11. (Canceled).

12. (Previously Presented) The method of claim 1, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

13. (Original) The method of claim 1, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

14. (Currently Amended) The method of claim 1, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account [[and]] or a 401k account.

15. (Previously Presented) The method of claim 1, further comprising providing access to the financial investment fund via communicating over a network by the processor.

16. (Currently Amended) The method of claim 15, wherein user devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of the financial institution, [[and]] or an office of an enterprise managing the financial investment fund.

17. - 31. (Canceled).

32. (Currently Amended) A system, including a processor associated with a financial institution, for funding the financial institution through a financial investment fund, the system comprising:

a receiving component ~~for receiving~~ that receives a plurality of individual funds corresponding to a plurality of investors respectively;

[[a]] an aggregating component ~~for aggregating~~ that aggregates the plurality of individual funds ~~into~~ in an aggregated fund for investing into the financial investment fund;

a first determining component ~~for determining~~ that determines a first portion of the financial investment fund to invest in a plurality of certificates of deposit issued by the financial institution,

wherein the plurality of certificates of deposit mature at varying maturity dates ~~with a degree of~~ by laddering based on anticipated need for liquidity within the aggregated fund, and

wherein the ~~financial institution uses the first portion of the financial investment fund to perform a function of the financial institution wherein the function requires the financial institution to provide cash~~ is used by the financial institution for providing cash to satisfy the anticipated need for liquidity, and

wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit;  
and

a second determining component ~~for determining~~ that determines, based on the amount of the first portion invested in the plurality of certificates of deposit, a second portion of the financial investment fund for investing in a transaction account, wherein the transaction account is used to fund a withdrawal from the financial investment fund by any investor among the plurality of investors.

33. (Original) The system of claim 32, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

34. (Currently Amended) The system of claim 32, further comprising a paying component ~~for paying~~ that pays a return to the plurality of investors from the financial investment fund.

35. (Previously Presented) The system of claim 32, wherein the financial institution manages the financial investment fund.

36. (Currently Amended) The system of claim 32, wherein the plurality of certificates of deposit have at least one of varying return rates ~~[[and]]~~ or varying maturity dates.

37. (Currently Amended) The system of claim 32, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit, promissory notes, time deposits, ~~[[and]]~~ or bonds.

38. (Original) The system of claim 32, wherein the function of the financial institution comprises a credit card operation.

39. (Previously Presented) The system of claim 38, wherein the financial institution uses the first portion to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

40. (Original) The system of claim 32, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

41. (Canceled).

42. (Canceled).

43. (Previously Presented) The system of claim 32, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

44. (Original) The system of claim 32, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

45. (Currently Amended) The system of claim 32, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account ~~[[and]]~~ or a 401k account.

46. (Currently Amended) The system of claim 32, further comprising a communicating component ~~for communicating that communicates~~ over a network.

47. (Currently Amended) The system of claim 46, wherein user devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of the financial institution, ~~[[and]]~~ or an office of an enterprise managing the financial investment fund.

48. - 62. (Canceled).

63. (Currently Amended) A computer-readable medium on which is stored a set of instructions for funding a financial institution through a financial investment fund, which when executed perform ~~stages~~ a method comprising:

receiving a plurality of individual funds corresponding to a plurality of investors respectively;

aggregating the plurality of individual funds into an aggregated fund for investing into in the financial investment fund;

determining a first portion of the financial investment fund to invest in a plurality of certificates of deposit issued by the financial institution,

wherein the ~~polarity~~ plurality of certificates of deposit mature at varying maturity dates ~~with a degree of~~ by ~~laddering~~ based on anticipated need for liquidity within the aggregated fund, and

wherein the ~~financial institution uses the first portion of the financial investment fund to perform a function of the financial institution wherein the function requires the financial institution to provide cash~~ is used by the financial institution for providing cash to satisfy the anticipated need for liquidity, and

wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit;  
and

determining, based on the amount of the first portion invested in the plurality of certificates of deposit, a second portion of the financial investment fund for investing in a transaction account, wherein the transaction account is used to fund a withdrawal from the financial investment fund by any investor among the plurality of investors.

64. (Original) The computer-readable medium of claim 63, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

65. (Currently Amended) The computer-readable medium of claim 63, the method further comprising:

paying a return to the plurality of investors from the financial investment fund.

66. (Previously Presented) The computer-readable medium of claim 63, wherein the financial institution manages the financial investment fund.

67. (Currently Amended) The computer-readable medium of claim 63, wherein the plurality of certificates of deposit have at least one of varying return rates ~~[[and]]~~ or varying maturity dates.

68. (Currently Amended) The computer-readable medium of claim 63, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit, promissory notes, time deposits, ~~[[and]]~~ or bonds.

69. (Original) The computer-readable medium of claim 63, wherein the function of the financial institution comprises a credit card operation.

70. (Previously Presented) The computer-readable medium of claim 69, wherein the financial institution uses the first portion to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

71. (Original) The computer-readable medium of claim 63, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

72. (Canceled).

73. (Canceled).

74. (Previously Presented) The computer-readable medium of claim 63, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

75. (Original) The computer-readable medium of claim 63, wherein a yield received by an enterprise managing the financial investment fund on the plurality of



financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

76. (Currently Amended) The computer-readable medium of claim 63, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account ~~[[and]]~~ or a 401k account.

77. (Currently Amended) The computer-readable medium of claim 63, the ~~stages~~ method further comprising:  
providing the financial investment fund ~~comprises communicating~~ over a network.

78. (Currently Amended) The computer-readable medium of claim 77, wherein user devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of the financial institution, ~~[[and]]~~ or an office of an enterprise managing the financial investment fund.

79. - 93. (Canceled).